

FIG. 1

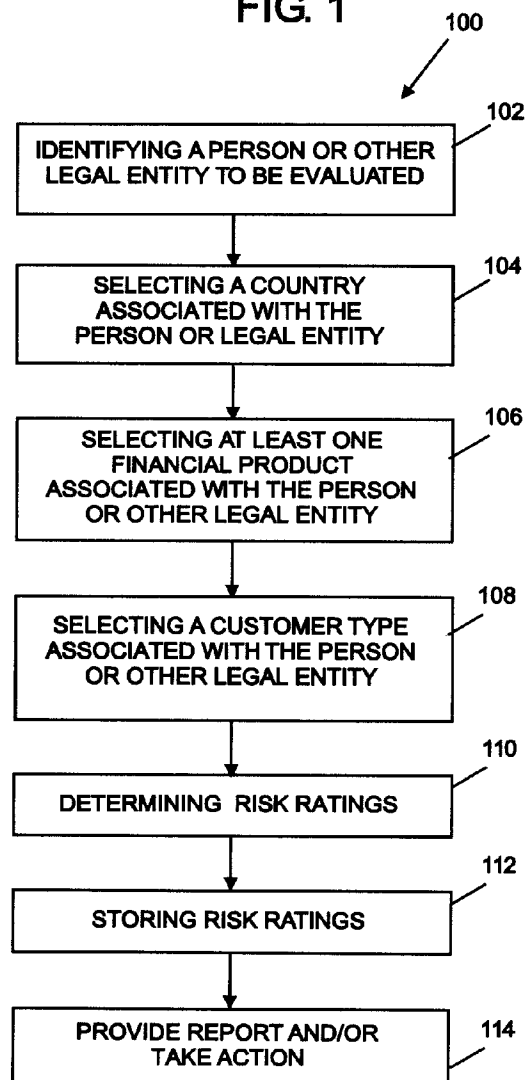
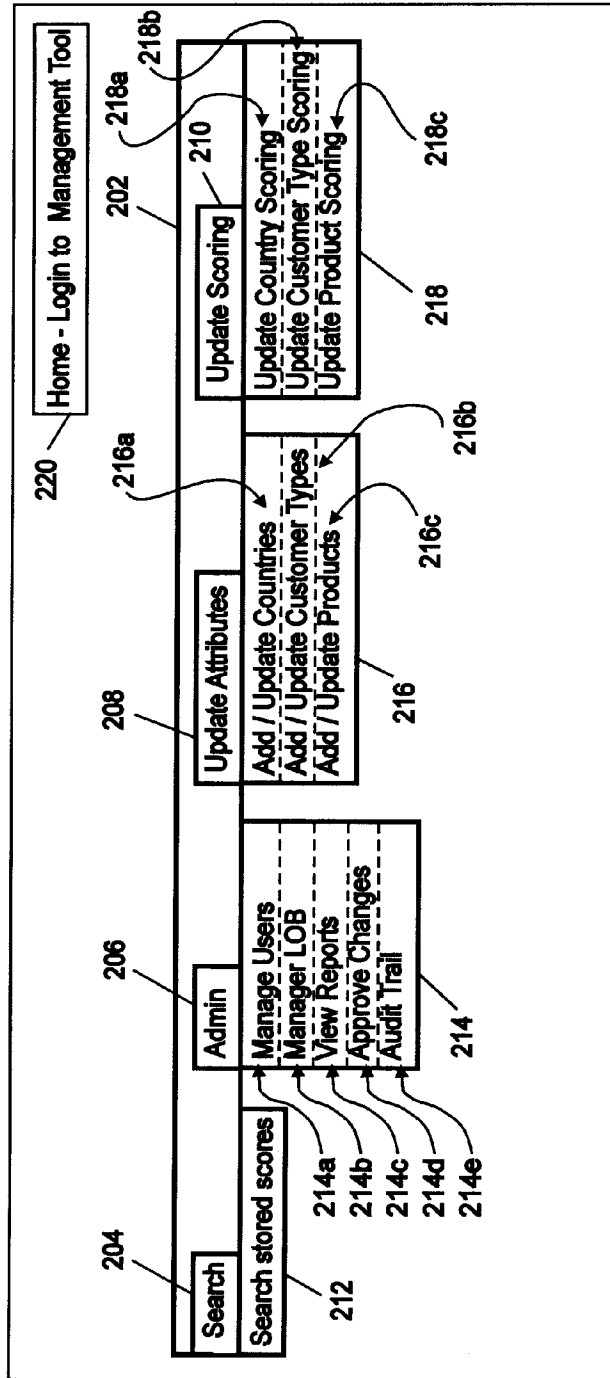


FIG. 2

200



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300

FIG. 3A

|  |   |
|--|---|
| Search   |   |
| AML Risk Rating  |   |
| Calculation Information                                      |   |
| <b>Associate Info</b>  |   |
| Name   | Free-form text box - Type Last Name, First Name                               |
| LOB  | Drop-down list with (WIM, CCB, GCIB, GTS) <input checked="" type="checkbox"/> |
| Submit this product  |   |
| Please "submit" at least 1 product and no more than 5.       |   |
| Selected Products  |   |
| Score  |   |
| Submit this customer type                                    |   |
| Please "submit" at least 1 customer type and no more than 2. |   |
| Selected Customer Types                                      |   |
| Score  |   |
| CALCULATE RISK   |   |
| Reset Form   |   |

FIG. 3B

300

Home - Login to Management Tool

**Results**

Date: June 16, 2004

|                    |       |     |
|--------------------|-------|-----|
| Country Risk       | 2.251 | 312 |
| Product Risk       | 2.545 | 328 |
| Customer Type Risk | 2.897 | 342 |

**Current Score** 348  
**2.064**

350 Save this Score 352 View Printable Version

**History**

Date: June 16, 2004

|                    |       |       |
|--------------------|-------|-------|
| Country Risk       | 2.251 | Score |
| Product Risk       | 1.045 | 1.957 |
| Customer Type Risk | 1.897 |       |

View Printable Version 356

Date: June 01, 2004

|                    |       |       |
|--------------------|-------|-------|
| Country Risk       | 2.251 | Score |
| Product Risk       | 1.045 | 2.085 |
| Customer Type Risk | 2.897 |       |

View Printable Version 356

Date: September 02, 2003

|                    |       |       |
|--------------------|-------|-------|
| Country Risk       | 2.251 | Score |
| Product Risk       | 2.545 | 2.589 |
| Customer Type Risk | 2.897 |       |

View Printable Version 356

354

FIG. 3

|         |         |
|---------|---------|
| FIG. 3A | FIG. 3B |
|---------|---------|

FIG. 4

400

402 Printed: June 6, 2004 418  
Score Generated: June 6, 2004 420

**AML Risk Rating Report**

Customer Name Tyler Reynolds 404

**Country Info** 408

| Primary Country | Score |
|-----------------|-------|
|-----------------|-------|

**Product Info** 410

| Product Name 1 | Score 1 |
|----------------|---------|
| Product Name 2 | Score 2 |

**Customer Info** 412

| Customer Type 1 | Score 1 |
|-----------------|---------|
|-----------------|---------|

**Results** 414

|                    |       |
|--------------------|-------|
| Country Risk       | 2.251 |
| Product Risk       | 1.045 |
| Customer Type Risk | 2.897 |

**AML Risk Rating**  
**2.064**

Report Generated by: Diana Pak  
T&O 416

500 

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FIG. 6

600

Home - Logout

602

Search Admin Update Attributes Update Scoring

604

Manage Users  
Manage LOB  
View Reports  
Approve Changes  
Audit Trail

Manage User

Add/Update Users

NB ID 606 Search 608

Name 610 Diana Pak (NBKUBBS)

Role 612 System Admin 614

616 Save

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FIG. 7

Search

Admin

Update Attributes

Update Scoring

Home - Logout

Manage Users

Manage LOB

View Reports

Approve Changes

Audit Trail

LOB Updates

Choose a LOB to manage

| LOB | Description | Status   |
|-----|-------------|----------|
| WIM | BACAP       | Active   |
| CCB |             | Inactive |
| GTS | LATAM       | Active   |

Submit

LOB Add

Add LOB

LOB

GCIB

Status

Active

Submit

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14033.44-000044

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FIG. 8

Search

Admin

Manage Users

Manage LOB

View Reports

Approve Changes

Audit Trail

Update Attributes

Update Scoring

Home - Logout

800

801

View Reports

Generate Custom Report

Date Parameters

Start Date

End Date

802

804

806

808

Select Parameters

Filter by Country

810

Filter by Customer Type

812

Filter by Product Type

814

Filter by LOB

816

AML Risk Rating Scores between

818

and

820

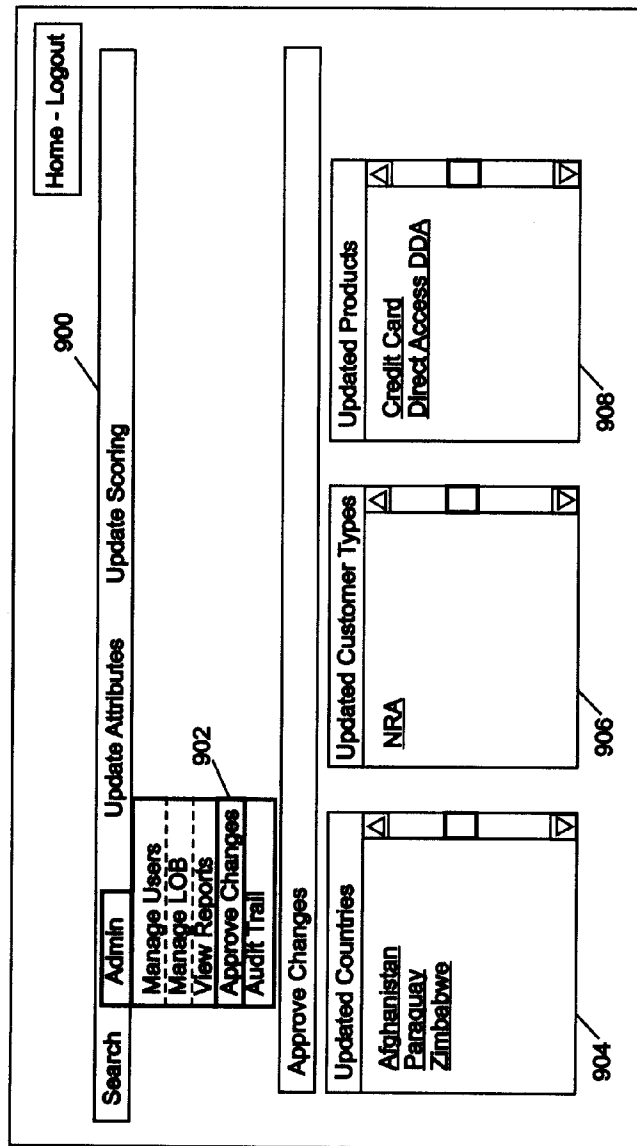
Generate Report

Export Report to CSV

822

824

FIG. 9



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10/24  
14033.44-000044

FIG. 10

Search

Admin

Manage Users

Manage LOB

View Reports

Approve Changes

Audit Trail

Update Attributes

Update Scoring

Home - Logout

1000

1002

View Changes

Generate Custom Report

Date Parameters

Start Date

End Date

1004

1006

1008

Scoring Parameters

Filter by Country

Filter by Customer Type

Filter by Product Type

1010

1012

1014

1016

1018

Generate Report

1020

Export Report to CSV

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14033.44-000044

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14033.44-000044

FIG. 11

1100

|                        |              |         |                   |                  |                          |  |
|------------------------|--------------|---------|-------------------|------------------|--------------------------|--|
| 1102                   |              |         |                   |                  | Printed: June 6, 2004    |  |
| AML Risk Rating Report |              |         |                   |                  |                          |  |
| Date                   | Element Type | Element | Previous Data     | Current Data     | Party Responsible        |  |
| 6/25/04                | Country      | Iran    | NCJ Question: Yes | NCJ Question: No | Joe Smith                |  |
| <div>Print</div>       |              |         |                   |                  | <div>Export to PDF</div> |  |

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FIG. 12

|          |
|----------|
| FIG. 12A |
| FIG. 12B |

FIG. 12A

Search

Admin

1200

Home - Logout

Update Attributes

Update Scoring

1204

Add / Update Countries

1202

Add / Update Customer Types

Add / Update Products

Add / Update Countries

1214

Find Country

Update which country

1206

1212

Submit

1208

Add Country

Name of new country to add

1216

Submit

1218

Update Country Information

Country Name

1220

View country detailed information on Discovery

1222

FATF, FINCEN, or OECD countries (uncooperative jurisdictions):

Yes

1224

Terrorist Related Activities (On OFAC list):

Yes

1226

International Narcotics Strategy Report Rating:

Concern

1228

FATF Member:

Applied Member

1230

Current Score

1.234

LOW

13/24  
14033.44-000044

|  |                                   |   |
|--|-----------------------------------|---|
| Party to 1988 UN Convention:                       | Yes <input type="checkbox"/> 1232 | 1234  |
| Quality of local laws and regulations:             | Answers <input type="text"/> 1236 |   |
| Level of government support:                       | Answers <input type="text"/> 1238 |   |
| Strength of the banking industry:                  | Answers <input type="text"/> 1240 |   |
| Quality of banking regulation / oversight:         | Answers <input type="text"/> 1242 |   |
| Financial Institution Risk Rating:                 | Answers <input type="text"/>      |   |
| <div>Country Notes <input type="text"/> 1244</div> |                                   |   |
| Last Updated By                                    | Associate Name                    | Last Approved By Associate Name 1256                |
| Last Updated Date                                  | Date 1254                         | Last Approved Date Date 1248                        |
| <input type="button" value="Delete"/> 1246         |                                   | <input type="button" value="Save Changes"/> 1250    |
|  |                                   | <input type="button" value="Approve Changes"/> 1258 |

FIG. 12B

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FIG. 13A

1300

Home - Logout

1304

SearchAdminUpdate AttributesUpdate Scoring

Add / Update Countries

Add / Update Customer Types

Add / Update Products

Add / Updates Customer Type

Find Customer Type

Update which customer type

130613121308

Submit

Add Customer Type

Name of new customer type to add

13161318

Submit

Update Customer Type Information

Customer Type

1310

1320

Currently Monitored:

Yes

Level of KYC Detail:

H

Customer Type known to be high risk for terrorist related activities? (Yes/Possible/No):

Yes

Current Score

1.234

LOW

Customer Type known to be high risk under the  
USA PATRIOT ACT or other recognized sources,  
e.g. FATF, FinCEN, OECD? (Yes/No)

Yes ☐ No ☐ 1328

Customer Type Notes 1330

|                   |                |                    |                |
|-------------------|----------------|--------------------|----------------|
| Last Updated By   | Associate Name | Last Approved By   | Associate Name |
| Last Updated Date | Date           | Last Approved Date | Date           |

1338 1342

1340 1332

Delete

Save Changes 1334

Approve Changes 1336

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FIG. 13B

FIG. 13

FIG. 13A

FIG. 13B



FIG. 14A

1400

Home - Logout

1404

Search Admin

Update Attributes Update Scoring

Add / Update Countries

Add / Update Customer Types

Add / Update Products

1402

1414

Add / Updates Products

Find Product

Update which product

1406

Submit

1412

1408

Add Product

Name of new product to add

Submit

1416

1418

Update Product Information

Product Name

1420

Product Type

1422

1410

Customer Sophistication:

H

1424

1426

Product Sophistication:

M

1428

KYC Detail:

L

1430

Current Score

1.234

1456

LOW

Propensity for money laundering:

Product currently monitored:

Easy to Access:

Historically attractive to terrorists:

Product Notes

Last Updated By Associate Name

Last Updated Date

Delete

Last Approved By Associate Name

Last Approved Date

Save Changes

Approve Changes

Approve Changes

FIG. 14A

FIG. 14B

FIG. 14

FIG. 15A

Search

Admin

Update Attributes

Update Scoring

Home - Logout

1500

1524

Update Country Scoring

Update Customer Type

Update Product Scoring

Update Country Scoring

Update Country Scoring Information

1502

1522

1510

1518

1522

1522

1504

1512

1522

Non-cooperative Jurisdiction

100%

Answer

Score

Yes

5.00

No

1.00

Quality of Banking Regulations and oversight

100%

Answer

Score

<No Rating>

3.00

Little or no oversight of banking industry

3.00

Quality of Local Laws

100%

Answer

Score

<No Rating>

3.00

Acceptable local laws/AML Regulations incorporate FATF min guidelines

1.00

Party to 88 UN Convention

100%

Answer

Score

Yes

1.00

No

3.00

N/A

2.00

OFAC

100%

Answer

Score

Yes

3.00

No

1.00

19/24  
14033.44-000044

| 1506   | 1522  | 1514 | 1522 |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
|--|-------|------|------|-----------------------------------|--|--|------|--------|-------|--|--|--|------|--|--|---|------|--|--|---|------|--|--|
| <table border="1"> <tr> <th colspan="3">Intl Narcotics Strategy Report</th> <th>100%</th> </tr> <tr> <td>Answer</td> <td>Score</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> &lt;No Rating&gt;</td> <td>3.00</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> Concern</td> <td>2.00</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> Monitored</td> <td>1.00</td> <td colspan="2"></td> </tr> </table>                                   |       |      |      | Intl Narcotics Strategy Report    |  |  | 100% | Answer | Score |  |  | <input checked="" type="checkbox"/> <No Rating>            | 3.00 |  |  | <input checked="" type="checkbox"/> Concern                     | 2.00 |  |  | <input checked="" type="checkbox"/> Monitored                       | 1.00 |  |  |
| Intl Narcotics Strategy Report   |       |      | 100% |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| Answer   | Score |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> <No Rating>  | 3.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> Concern  | 2.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> Monitored  | 1.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <table border="1"> <tr> <th colspan="3">Government Support</th> <th>100%</th> </tr> <tr> <td>Answer</td> <td>Score</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> &lt;No Rating&gt;</td> <td>3.00</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> Sporadic law enforcement...</td> <td>3.00</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> Vigorously enforced law &amp; reg..</td> <td>1.00</td> <td colspan="2"></td> </tr> </table> |       |      |      | Government Support                |  |  | 100% | Answer | Score |  |  | <input checked="" type="checkbox"/> <No Rating>            | 3.00 |  |  | <input checked="" type="checkbox"/> Sporadic law enforcement... | 3.00 |  |  | <input checked="" type="checkbox"/> Vigorously enforced law & reg.. | 1.00 |  |  |
| Government Support   |       |      | 100% |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| Answer   | Score |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> <No Rating>  | 3.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> Sporadic law enforcement...  | 3.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> Vigorously enforced law & reg..  | 1.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| 1508   | 1522  | 1520 | 1522 |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <table border="1"> <tr> <th colspan="3">Member of FATF</th> <th>100%</th> </tr> <tr> <td>Answer</td> <td>Score</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> Applied for membership</td> <td>2.00</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> No</td> <td>3.00</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> Yes</td> <td>1.00</td> <td colspan="2"></td> </tr> </table>   |       |      |      | Member of FATF                    |  |  | 100% | Answer | Score |  |  | <input checked="" type="checkbox"/> Applied for membership | 2.00 |  |  | <input checked="" type="checkbox"/> No                          | 3.00 |  |  | <input checked="" type="checkbox"/> Yes                             | 1.00 |  |  |
| Member of FATF   |       |      | 100% |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| Answer   | Score |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> Applied for membership   | 2.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> No   | 3.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> Yes  | 1.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <table border="1"> <tr> <th colspan="3">Strength of Banking Industry</th> <th>100%</th> </tr> <tr> <td>Answer</td> <td>Score</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> &lt;No Rating&gt;</td> <td>3.00</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> Growth is safe &amp; sound...</td> <td>2.00</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> Mature and Strong</td> <td>1.00</td> <td colspan="2"></td> </tr> </table>       |       |      |      | Strength of Banking Industry      |  |  | 100% | Answer | Score |  |  | <input checked="" type="checkbox"/> <No Rating>            | 3.00 |  |  | <input checked="" type="checkbox"/> Growth is safe & sound...   | 2.00 |  |  | <input checked="" type="checkbox"/> Mature and Strong               | 1.00 |  |  |
| Strength of Banking Industry   |       |      | 100% |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| Answer   | Score |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> <No Rating>  | 3.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> Growth is safe & sound...  | 2.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> Mature and Strong  | 1.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <table border="1"> <tr> <th colspan="3">Financial Institution Risk Rating</th> <th>100%</th> </tr> <tr> <td>Answer</td> <td>Score</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> &lt;No Rating&gt;</td> <td>3.00</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> 1-6</td> <td>1.00</td> <td colspan="2"></td> </tr> <tr> <td><input checked="" type="checkbox"/> 7-8</td> <td>2.00</td> <td colspan="2"></td> </tr> </table>  |       |      |      | Financial Institution Risk Rating |  |  | 100% | Answer | Score |  |  | <input checked="" type="checkbox"/> <No Rating>            | 3.00 |  |  | <input checked="" type="checkbox"/> 1-6                         | 1.00 |  |  | <input checked="" type="checkbox"/> 7-8                             | 2.00 |  |  |
| Financial Institution Risk Rating  |       |      | 100% |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| Answer   | Score |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> <No Rating>  | 3.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> 1-6  | 1.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <input checked="" type="checkbox"/> 7-8  | 2.00  |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |
| <div>Save Changes</div>  |       |      |      |                                   |  |  |      |        |       |  |  |  |      |  |  |   |      |  |  |   |      |  |  |

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FIG. 15A

FIG. 15

FIG. 15B

FIG. 15B

Search

Admin

Update Attributes

Update Scoring

Home - Logout

1600

Update Country Scoring

Update Customer Type Scoring

Update Product Scoring

1612

Update Customer Type Scoring

Update Customer Type Scoring

Update Customer Type Scoring Information

1602

Currently Monitored

Answer

No

Yes

Score

3.00

1.00

100%

1604

Level of KYC detail

Answer

H

M

L

Score

1.00

2.00

3.00

100%

1606

Risk of Terrorist Activity

Answer

No

Possible

Yes

Score

1.00

2.00

3.00

100%

1608

Known High Risk

Answer

No

Yes

Score

1.00

4.00

100%

1614

Save Changes

FIG. 16

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FIG. 17A

SearchAdminUpdate Attributes1700Home - Logout

Update Scoring

Update Country Scoring

Update Customer Type Scoring

Update Product Scoring1718

Update Product Scoring

Update Product Scoring Information

Customer Sophistication1716

AnswerScore

H

M

L

100%

Currently monitored1716

AnswerScore

No

Yes

100%

Product Sophistication1716

AnswerScore

H

M

L

100%

Ease to access1716

AnswerScore

No

Yes

100%

1702

1712

1704

Page 100 of 100

Level of KYC data

100%

Answer

Score

H

M

L

Attractiveness to terrorists

100%

Answer

Score

H

M

L

Propensity to money laundering

100%

Answer

Score

H

M

L

Save Changes

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FIG. 17B

FIG. 17A

FIG. 17

FIG. 17B

